



Atty. Dkt. No. 049788-0102

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Bruce BENT et al.
Title: SYSTEMS AND METHODS FOR PROVIDING
LOAN MANAGEMENT FROM CASH OR
DEFERRED INCOME ARRANGEMENTS
Appl. No.: 10/092,279
Filing Date: 3/6/2002
Examiner: Harish T. Dass
Art Unit: 3628

AMENDMENT AND REPLY UNDER 37 CFR 1.116

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This communication is responsive to the Final Office Action dated February 3, 2006, concerning the above-referenced patent application.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this document.

Remarks/Arguments begin on page 29 of this document.

Please amend the application as follows: